

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Zakiyyah Najir Mitchell, Debtor(s).	Bankr. No. 24-13937-amc Chapter 13
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CERTIFICATE OF SERVICE

I, Michael Davey, certify, that on or about March 31, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system: **DEBTOR'S FIRST AMENDED PLAN.**

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

Date: 03/31/2025

/s/ Michael Davey
Michael Davey, Esq. (331265)
Full Circle Law
716 E. Willow Grove Avenue
Wyndmoor, PA 19038

Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

Office of the US Trustee
Robert N.C. Nix Fed. Courthouse
900 Market Street, Suite 320
Philadelphia, PA 19107
USTPRegion03.PH.ECF@usdoj.gov

US Trustee

Via: ☒CM/ECF ☐1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

Kenneth E. West
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West, Suite 701
Philadelphia, PA 19106
ecfemails@ph13trustee.com; philaecf@gmail.com

Bankruptcy Trustee

Via: ☒CM/ECF ☐1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

DENISE ELIZABETH CARLON on behalf of Creditor PENNYMAC LOAN SERVICES, LLC
bkgroup@kmlawgroup.com

Attorney for Secured Creditor

Via: ☒CM/ECF ☐1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

REBECCA K. MCDOWELL on behalf of Creditor KeyBank, N.A.
rmcdowell@slgcollect.com, pwirth@slgcollect.com; anovoa@slgcollect.com

Attorney for Creditor

Via: ☒CM/ECF ☐1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

ROBERT L. SALDUTTI on behalf of Creditor KeyBank, N.A.
rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com; pwirth@saldutticollect.com; anovoa@slgcollect.com

Attorney for Creditor

Via: ☒CM/ECF ☐1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

ANY OTHER ENTITIES ON CM/ECF NOTIFICATION SYSTEM

Via: ☒CM/ECF ☐1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

U.S. Department of Housing and Urban Development
801 Market Street, 12th Floor
Philadelphia, PA 19107
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

Capital One Auto Finance
c/o AIS Portfolio Services, LLC
4515 N. Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

Water Revenue Bureau
c/o Pamela Elchert Thurmond
Tax Litigation & Collections Unit
1401 JFK Blvd, 5th Floor
Philadelphia, PA 19102-1595
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

PennyMac Loan Services, LLC
P. O. Box 2410
Moorpark, CA 93020
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

Ally Bank c/o AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

Atlas Acquisitions LLC
492C Cedar Lane, Ste 442
Teaneck, NJ 07666
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

Capital One Auto Finance, a division of Capital One, N.A.
c/o AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

US Department of Education/MOHELA
633 Spirit Dr
Chesterfield, MO 63005
Creditor

Via: ☐CM/ECF ☒1st Class Mail ☐Certified Mail ☐e-mail ☐Other: _____

Brian T. Moynihan, CEO
Bank of America
100 N Tryon St
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Creditor

Via: ☐CM/ECF ☐1st Class Mail ☒Certified Mail ☐e-mail ☐Other: _____

Michael G. Rhodes, CEO
Ally Bank
200 W Civic Center Dr
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Creditor

Via: ☐CM/ECF ☐1st Class Mail ☒Certified Mail ☐e-mail ☐Other: _____

Dietrich Kuhlmann, CEO
Navy Federal Credit Union
820 Follin Ln SE
Vienna, VA 22180
Creditor

Via: ☐CM/ECF ☐1st Class Mail ☒Certified Mail ☐e-mail ☐Other: _____

Christopher M. Gorman, CEO

KeyBank, N.A.

127 Public Square

Cleveland, OH 44114

Creditor

Via: ☐CM/ECF ☐1st Class Mail ☒Certified Mail ☐e-mail ☐Other: _____